

Massachusetts Division of Insurance
Quarterly Report of Membership in Health Maintenance Organizations
as of December 31, 2004 ¹

COMPARISON OF 4th QUARTER MEMBERSHIP TO LAST THREE QUARTERS

	1st Quarter 2004 Members at End of Quarter	2nd Quarter 2004 Members at End of Quarter	3rd Quarter 2004 Members at End of Quarter	4th Quarter 2004 Members at End of Quarter	Member Change 3rd Qtr. 04 to 4th Qtr. 04	Percent Change 3rd Qtr. 04 to 4th Qtr. 04	4th Quarter 2004 Share of Massachusetts HMO Market
Aetna Health Inc.	11,350	10,796	9,966	9,402	(564)	-5.22%	0.5%
Blue Cross and Blue Shield of Massachusetts HMO Blue, Inc. ²	710,764	726,259	742,326	758,947	16,621	2.29%	37.8%
CIGNA HealthCare of Massachusetts, Inc. ³	23,391	17,034	13,836	11,229	(2,607)	-15.30%	0.6%
ConnectiCare of Massachusetts, Inc.	9,202	9,480	9,058	8,564	(494)	-5.21%	0.4%
Fallon Community Health Plan, Inc.	170,961	169,234	168,494	166,058	(2,436)	-1.44%	8.3%
Great-West Healthcare of Massachusetts, Inc. ⁴	124	0	0	0	0	0.00%	0.0%
Harvard Pilgrim Health Care, Inc.	518,758	513,717	468,757	464,887	(3,870)	-0.75%	23.1%
Health New England, Inc.	63,606	64,039	63,716	62,508	(1,208)	-1.89%	3.1%
Neighborhood Health Plan, Inc.	113,048	116,216	119,825	124,021	4,196	3.61%	6.2%
Tufts Associated HMO, Inc. ⁵	476,982	471,089	414,441	401,322	(13,119)	-2.78%	20.0%
UnitedHealthcare of New England, Inc.	1,857	1,810	1,926	1,962	36	1.99%	0.1%
Totals	2,100,043	2,099,674	2,012,345	2,008,900	(3,445)	-0.16%	100.0%

¹ Information reported by HMOs as of the end of the fourth quarter of 2004 based upon the Massachusetts Division of Insurance's "Guidelines for Reporting Membership & Utilization Statistics - Version 2.0" that instructs HMOs to exclude members for whom the HMO did not bear any financial risk. **Beginning January 1, 2004, membership reflects those persons enrolled only in closed network plans; so-called "dual certificate option" plan (POS) members and insured preferred provider plan members are not included in this report.**

² Formerly a line of business of Blue Cross and Blue Shield of Massachusetts, Inc. ("BCBSMA"). Blue Cross and Blue Shield of Massachusetts HMO Blue, Inc. was created as a separate corporate entity for BCBSMA's HMO line of business effective January 1, 2005.

³ The carrier notified the Division on May 14, 2004 that it would discontinue marketing all small group and nongroup health benefit plans on June 23, 2004 and begin non-renewing business as of December 1, 2004.

⁴ One Health Plan of Massachusetts, Inc. changed its name to Great-West Healthcare of Massachusetts, Inc. effective July 21, 2003. The carrier notified the Division on September 6, 2002 that it would discontinue marketing all group business on October 7, 2002 and begin non-renewing business as of May 1, 2003.

⁵ Doing business as Tufts Associated Health Plan ("TAHMO") and as Tufts Health Plan (THP").

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TOTAL MEMBERSHIP BY COUNTY

	Barnstable	Berkshire	Bristol	Dukes	Essex	Franklin	Hampden	Hampshire	Middlesex	Nantucket	Norfolk	Plymouth	Suffolk	Worcester	Massachusetts
	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter
Aetna Health Inc.	224	43	254	0	1,655	50	817	240	2,666	0	945	443	870	1,195	9,402
Blue Cross and Blue Shield of Massachusetts HMO Blue, Inc. ²	30,274	19,337	66,191	365	98,747	10,442	47,048	17,788	181,505	700	84,324	67,206	45,413	89,607	758,947
CIGNA HealthCare of Massachusetts, Inc. ³	75	34	119	2	483	98	1,055	307	1,094	0	325	285	183	7,169	11,229
ConnectiCare of Massachusetts, Inc.	0	33	0	0	2	265	6,578	1,597	0	0	2	0	2	85	8,564
Fallon Community Health Plan, Inc.	123	5	813	4	4,442	1,115	876	227	15,068	1	2,490	805	702	139,387	166,058
Great-West Healthcare of Massachusetts, Inc. ⁴	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Harvard Pilgrim Health Care, Inc.	22,069	561	28,851	3,218	49,770	621	1,986	874	136,918	18	73,837	43,959	62,953	39,252	464,887
Health New England, Inc.	4	10,437	1	1	2	6,471	30,859	14,391	12	0	3	8	4	315	62,508
Neighborhood Health Plan, Inc.	173	147	7,690	8	26,668	147	1,895	89	18,167	0	10,261	8,225	44,238	6,313	124,021
Tufts Associated HMO, Inc. ⁵	9,299	1,989	24,013	1	51,620	3,074	14,389	5,566	128,120	1	51,003	36,674	29,357	46,216	401,322
UnitedHealthcare of New England, Inc.	45	0	1,285	0	18	0	13	2	197	0	105	78	45	174	1,962
Total HMO Members	62,286	32,586	129,217	3,599	233,407	22,283	105,516	41,081	483,747	720	223,295	157,683	183,767	329,713	2,008,900
2003 Massachusetts Population ⁶	229,545	133,310	547,008	15,601	737,848	72,204	461,190	155,101	1,471,724	10,724	654,331	487,521	680,705	776,610	6,433,422
Market Penetration Rate ⁷	27.13%	24.44%	23.62%	23.07%	31.63%	30.86%	22.88%	26.49%	32.87%	6.71%	34.13%	32.34%	27.00%	42.46%	31.23%

¹ Information reported by HMOs as of the end of the fourth quarter of 2004 based upon the Massachusetts Division of Insurance's "Guidelines for Reporting Membership & Utilization Statistics - Version 2.0" that instructs HMOs to exclude members for whom the HMO did not bear any financial risk. Beginning January 1, 2004, membership reflects those persons enrolled only in closed network plans; so-called "dual certificate option" plan (POS) members and insured preferred provider plan members are not included in this report.

² Formerly a line of business of Blue Cross and Blue Shield of Massachusetts, Inc. ("BCBSMA"). Blue Cross and Blue Shield of Massachusetts HMO Blue, Inc. was created as a separate corporate entity for BCBSMA's HMO line of business effective January 1, 2005.

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⁵ Doing business as Tufts Associated Health Plan ("TAHMO") and as Tufts Health Plan (THP).

⁶ 2003 Population Source: Table 2: Cumulative Estimates of Population Change for Counties of Massachusetts and County Rankings: April 1, 2000 - July 1, 2003 (CO-EST2003-02-25). Source: Population Division, U.S. Census Bureau. Release Date: April 9, 2004.

⁷ Total HMO members in each county divided by the 2003 population in each county.

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GROUP MEMBERSHIP BY COUNTY

	Barnstable	Berkshire	Bristol	Dukes	Essex	Franklin	Hampden	Hampshire	Middlesex	Nantucket	Norfolk	Plymouth	Suffolk	Worcester	Massachusetts
Group ² Members	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter
Aetna Health Inc.	221	42	252	0	1,638	50	813	237	2,628	0	931	441	860	1,182	9,295
Blue Cross and Blue Shield of Massachusetts HMO Blue, Inc. ³	26,872	18,216	59,799	284	91,911	8,124	38,356	14,994	168,260	526	76,903	61,727	42,809	79,476	688,257
CIGNA HealthCare of Massachusetts, Inc. ⁴	75	34	118	1	482	97	1,040	294	1,080	0	324	284	183	6,427	10,439
ConnectiCare of Massachusetts, Inc.	0	33	0	0	2	265	6,568	1,597	0	0	2	0	2	85	8,554
Fallon Community Health Plan, Inc.	106	4	794	2	4,350	739	647	172	12,629	1	1,906	789	677	99,683	122,499
Great-West Healthcare of Massachusetts, Inc. ⁵	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Harvard Pilgrim Health Care, Inc.	21,725	548	28,594	3,136	42,728	614	1,971	846	116,629	17	65,927	43,497	57,441	38,881	422,554
Health New England, Inc.	4	10,312	1	1	2	6,409	30,510	14,256	12	0	3	8	2	312	61,832
Neighborhood Health Plan, Inc.	74	40	1,014	3	2,676	13	86	39	4,654	0	2,858	2,050	11,675	391	25,573
Tufts Associated HMO, Inc. ⁶	6,766	1,929	19,317	1	46,601	3,039	8,103	5,495	106,820	1	42,917	31,982	27,339	41,264	341,574
UnitedHealthcare of New England, Inc.	38	0	1,242	0	16	0	13	2	181	0	97	71	44	174	1,878
Total Group Members	55,881	31,158	111,131	3,428	190,406	19,350	88,107	37,932	412,893	545	191,868	140,849	141,032	267,875	1,692,455

¹ Information reported by HMOs as of the end of the fourth quarter of 2004 based upon the Massachusetts Division of Insurance's "Guidelines for Reporting Membership & Utilization Statistics - Version 2.0" that instructs HMOs to exclude members for whom the HMO did not bear any financial risk. Beginning January 1, 2004, membership reflects those persons enrolled only in closed network plans; so-called "dual certificate option" plan (POS) members and insured preferred provider plan members are not included in this report.

² Includes all commercial group members as defined in the Massachusetts Division of Insurance's "Guidelines for Reporting Membership & Utilization Statistics - Version 2.0."

³ Formerly a line of business of Blue Cross and Blue Shield of Massachusetts, Inc. ("BCBSMA"). Blue Cross and Blue Shield of Massachusetts HMO Blue, Inc. was created as a separate corporate entity for BCBSMA's HMO line of business effective January 1, 2005.

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MEDICARE+CHOICE MEMBERSHIP BY COUNTY

	Barnstable	Berkshire	Bristol	Dukes	Essex	Franklin	Hampden	Hampshire	Middlesex	Nantucket	Norfolk	Plymouth	Suffolk	Worcester	Massachusetts
	Members at	Members at	Members at	Members at	Members at	Members at	Members at	Members at	Members at	Members at	Members at	Members at	Members at	Members at	Members at
	End of Quarter	End of Quarter	End of Quarter	End of Quarter	End of Quarter	End of Quarter	End of Quarter	End of Quarter	End of Quarter	End of Quarter	End of Quarter	End of Quarter	End of Quarter	End of Quarter	End of Quarter
Medicare+Choice Members ^{2,3}															
Blue Cross and Blue Shield of Massachusetts HMO Blue, Inc. ⁴	1,207	0	3,449	0	2,281	2,025	7,338	1,959	3,070	0	3,099	2,106	509	6,971	34,014
Fallon Community Health Plan, Inc.	14	0	5	1	11	366	169	41	1,755	0	448	1	0	29,376	32,187
Harvard Pilgrim Health Care, Inc.	2	0	5	0	5,829	0	0	0	17,206	0	6,403	15	4,516	4	33,980
Tufts Associated HMO, Inc. ⁵	2,196	0	4,220	0	4,431	0	6,115	0	19,286	0	7,136	4,267	1,424	4,409	53,484
Total Medicare+Choice Members	3,419	0	7,679	1	12,552	2,391	13,622	2,000	41,317	0	17,086	6,389	6,449	40,760	153,665

¹ Information reported by HMOs as of the end of the fourth quarter of 2004 based upon the Massachusetts Division of Insurance's "Guidelines for Reporting Membership & Utilization Statistics - Version 2.0" that instructs HMOs to exclude members for whom the HMO did not bear any financial risk. Beginning January 1, 2004, membership reflects those persons enrolled only in closed network plans; so-called "dual certificate option" plan (POS) members and insured preferred provider plan members are not included in this report.

² Includes all members enrolled in the HMO under a Medicare+Choice contract with the Centers for Medicare and Medicaid Services as defined in the Massachusetts Division of Insurance's "Guidelines for Reporting Membership & Utilization Statistics Version 2.0."

³ Carriers that do not have any "Medicare+Choice" business are not reflected on this report.

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OTHER MEDICARE MEMBERSHIP BY COUNTY

HMO Members By County	Barnstable	Berkshire	Bristol	Dukes	Essex	Franklin	Hampden	Hampshire	Middlesex	Nantucket	Norfolk	Plymouth	Suffolk	Worcester	Massachusetts
Other Medicare Members ^{2,3}	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter
Blue Cross and Blue Shield of Massachusetts HMO Blue, Inc. ^{4, 5}	416	585	707	8	773	45	514	274	2,166	2	854	483	496	802	8,125
CIGNA HealthCare of Massachusetts, Inc. ⁶	0	0	1	1	1	1	14	13	10	0	0	1	0	740	782
Tufts Associated HMO, Inc. ⁷	300	55	454	0	436	30	156	62	1,425	0	749	330	388	455	4,840
Total Other Medicare Members	716	640	1,162	9	1,210	76	684	349	3,601	2	1,603	814	884	1,997	13,747

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² Includes all members enrolled in other Medicare plans including, for example, so-called "Medicare Wrap-Around" policies as defined in the Massachusetts Division of Insurance's "Guidelines for Reporting Membership & Utilization Statistics - Version 2.0."

³ Carriers that do not have any "Medicare Wrap-Around" business are not reflected on this report.

⁴ Formerly a line of business of Blue Cross and Blue Shield of Massachusetts, Inc. ("BCBSMA"). Blue Cross and Blue Shield of Massachusetts HMO Blue, Inc. was created as a separate corporate entity for BCBSMA's HMO line of business effective January 1, 2005.

⁵ Blue Cross and Blue Shield of Massachusetts HMO Blue, Inc. offers a group "Medicare Wrap-Around" product under the name "Managed Blue for Seniors."

⁶ CIGNA HealthCare of Massachusetts, Inc. offers a group "Medicare Wrap-Around" product under the name "Central Care."

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MEDICAID MEMBERSHIP BY COUNTY

HMO Members By County	Barnstable	Berkshire	Bristol	Dukes	Essex	Franklin	Hampden	Hampshire	Middlesex	Nantucket	Norfolk	Plymouth	Suffolk	Worcester	Massachusetts
Medicaid ² Members ³	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter
Fallon Community Health Plan, Inc.	1	1	12	1	7	7	47	10	300	0	60	3	9	8,382	8,840
Neighborhood Health Plan, Inc.	99	107	6,676	5	23,992	134	1,809	50	13,513	0	7,403	6,175	32,563	5,922	98,448
Total Medicaid Members	100	108	6,688	6	23,999	141	1,856	60	13,813	0	7,463	6,178	32,572	14,304	107,288

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² Includes all members enrolled in the HMO in which reimbursement is provided pursuant to Title XIX of the Federal Social Security Act as defined in the Massachusetts Division of Insurance's "Guidelines for Reporting Membership & Utilization Statistics - Version 2.0."

³ Carriers that do not have any Medicaid business are not reflected on this report.

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INDIVIDUAL MEMBERSHIP BY COUNTY

HMO Members By County	Barnstable	Berkshire	Bristol	Dukes	Essex	Franklin	Hampden	Hampshire	Middlesex	Nantucket	Norfolk	Plymouth	Suffolk	Worcester	Massachusetts
Individual Members ^{2,3}	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter
Aetna Health Inc.	3	1	2	0	17	0	4	3	38	0	14	2	10	13	107
Blue Cross and Blue Shield of Massachusetts HMO Blue, Inc. ⁴	1,779	536	2,236	73	3,782	248	838	561	8,009	172	3,468	2,890	1,599	2,358	28,549
CIGNA HealthCare of Massachusetts, Inc. ⁵	0	0	0	0	0	0	1	0	4	0	1	0	0	2	8
Fallon Community Health Plan, Inc.	2	0	2	0	74	3	13	4	384	0	76	12	16	1,946	2,532
Harvard Pilgrim Health Care, Inc.	342	13	252	82	1,213	7	15	28	3,083	1	1,507	447	996	367	8,353
Health New England, Inc.	0	125	0	0	0	61	331	128	0	0	0	0	2	3	650
Neighborhood Health Plan, Inc.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tufts Associated HMO, Inc. ⁶	37	5	22	0	146	5	15	9	564	0	187	95	200	86	1,371
UnitedHealthcare of New England, Inc.	7	0	43	0	2	0	0	0	16	0	8	7	1	0	84
Total Individual Members	2,170	680	2,557	155	5,234	324	1,217	733	12,098	173	5,261	3,453	2,824	4,775	41,654

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² Includes all members who do not belong to a group and contract directly with the HMO as defined in the Massachusetts Division of Insurance's "Guidelines for Reporting Membership & Utilization Statistics - Version 2.0."

³ This includes persons enrolled in guaranteed issue managed care plans offered beginning October 1, 1997 and persons covered under so-called closed health plans offered prior to October 1, 1997.

⁴ Carriers that do not show any individual members are not reflected on this report.

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OTHER MEMBERSHIP BY COUNTY

HMO Members By County	Barnstable	Berkshire	Bristol	Dukes	Essex	Franklin	Hampden	Hampshire	Middlesex	Nantucket	Norfolk	Plymouth	Suffolk	Worcester	Massachusetts
Other ² Members ³	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter
Blue Cross and Blue Shield of Massachusetts HMO Blue, Inc. ⁴	0	0	0	0	0	0	2	0	0	0	0	0	0	0	2
Connecticare of Massachusetts, Inc,	0	0	0	0	0	0	10	0	0	0	0	0	0	0	10
Harvard Pilgrim Health Care, Inc.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Health New England, Inc.	0	0	0	0	0	1	18	7	0	0	0	0	0	0	26
Tufts Associated HMO, Inc. ⁵	0	0	0	0	6	0	0	0	25	0	14	0	6	2	53
Total Other Members	0	0	0	0	6	1	30	7	25	0	14	0	6	2	91

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² Includes all members enrolled in the HMO whose group coverage and COBRA coverage have expired and who have converted to an individual (conversion) policy as defined in the Massachusetts Division of Insurance's "Guidelines for Reporting Membership & Utilization Statistics - Version 2.0." This includes persons who enrolled in group conversion plans offered prior to October 1, 1997.

³ Carriers that do not have any members in closed group conversion plans are not reflected in this report.

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